

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

THOMAS F. MORRISON  
DEBORAH S. MORRISON  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.: 14-23949 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 24, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/30/2014 and confirmed on 10/31/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		118,728.62
Less Refunds to Debtor	3,183.07	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>115,545.55</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	0.00	
Trustee Fee	4,846.72	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>4,846.72</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF NEW YORK MELLON - TRUSTE Acct: 8414	0.00	42,332.03	0.00	42,332.03
	MON VALLEY COMMUNITY F C U Acct: 1144	517.66	517.66	110.55	628.21
	SPRINGLEAF FUNDING TRUST 2013-A** Acct: 9667	7,924.59	7,924.59	696.69	8,621.28
	ROSTRAVER TWP SWG AUTHORITY Acct: NONE	8,231.37	8,231.37	0.00	8,231.37
	MON VALLEY COMMUNITY F C U Acct: XXXXXXN 11	0.00	28,792.00	0.00	28,792.00
					<b>88,604.89</b>

Priority					
	ROBERT S SHREVE ESQ Acct:	0.00	0.00	0.00	0.00
	THOMAS F. MORRISON Acct:	0.00	0.00	0.00	0.00
	THOMAS F. MORRISON Acct:	900.00	900.00	0.00	0.00
	THOMAS F. MORRISON Acct:	2,283.07	2,283.07	0.00	0.00
	AKMAN & ASSOC PC Acct:	0.00	0.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 9127	17,548.34	17,548.34	0.00	17,548.34
	ROSTRAVER TWP SWG AUTHORITY Acct: 1640	0.00	0.00	0.00	0.00
					<b>17,548.34</b>

Unsecured					
	BANK OF AMERICA** Acct: 8491	0.00	0.00	0.00	0.00
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 3858	531.94	67.28	0.00	67.28
	CAPITAL ONE BANK (USA) NA BY AMERIO	3,555.37	449.66	0.00	449.66

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2908				
	CAPITAL ONE BANK (USA) NA BY AMERIO	3,556.40	449.79	0.00	449.79
	Acct: 4532				
	CAPITAL ONE BANK (USA) NA BY AMERIO	3,519.29	445.10	0.00	445.10
	Acct: 6816				
	CAPITAL ONE BANK (USA) NA BY AMERIO	3,106.52	392.89	0.00	392.89
	Acct: 8557				
	CAVALRY SPV I LLC - ASSIGNEE**	2,958.69	374.20	0.00	374.20
	Acct: 4547				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: 0994				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 7917				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 5118				
	PRA/PORTFOLIO RECOVERY ASSOC	4,512.33	570.69	0.00	570.69
	Acct: 6275				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: 0497				
	PRA/PORTFOLIO RECOVERY ASSOC	1,879.60	237.72	0.00	237.72
	Acct: 9155				
	PRA/PORTFOLIO RECOVERY ASSOC	4,829.04	610.75	0.00	610.75
	Acct: 0044				
	PRA/PORTFOLIO RECOVERY ASSOC	5,607.88	709.25	0.00	709.25
	Acct: 7777				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: 3754				
	INTERNAL REVENUE SERVICE*	1,883.94	238.27	0.00	238.27
	Acct: 9127				
	DANIEL B SULLIVAN ESQ++	0.00	0.00	0.00	0.00
	Acct:				
	JOSHUA I GOLDMAN ESQ	0.00	0.00	0.00	0.00
	Acct:				
					4,545.60

TOTAL PAID TO CREDITORS

110,698.83

TOTAL

CLAIMED 17,548.34

PRIORITY 16,673.62

SECURED 35,941.00

Date: 10/24/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

THOMAS F. MORRISON  
DEBORAH S. MORRISON  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:14-23949 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Thomas F. Morrison  
 Deborah S. Morrison  
 Debtors

Case No. 14-23949-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jfur  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 36

Date Rcvd: Oct 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2019.

db/jdb  
 cr +Thomas F. Morrison, Deborah S. Morrison, 523 Hickory Drive, West Newton, PA 15089-1294  
 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC., PO Box 619096,  
 Dallas, TX 75261-9741)  
 cr +USAA Federal Savings Bank, c/o Weinstein & Riley, P.S., 260 W. 36th Street, 8th Floor,  
 New York, NY 10018-7560  
 13931103 +BBY/CBNA, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032  
 13931102 +Bank of America, PO Box 17054, Wilmington, DE 19850-7054  
 13931109 +Chase, PO Box 15298, Wilmington, DE 19850-5298  
 13931110 Chase, PO Box 15153, Wilmington, DE 19886-5153  
 13931111 Chase/SLATE, PO Box 15123, Wilmington, DE 19850-5123  
 13931113 +Frederic I. Weinberg, Gordon & Weinberg, P. C., 1001 E. Hector Street, Suite 220,  
 Conshohocken, PA 19428-2395  
 13931114 +Joseph G. Lucas, Esquire, 519 Court Place, Pittsburgh, PA 15219-2002  
 13931117 +MON VALLEY COMMUNITY FCU, PO BOX 189, ALLENPORT PA 15412-0189  
 (address filed with court: Mon Valley Community FCU, 1932 Main Street, Allenport, PA 15412)  
 13931116 +Michael F. Ratchford, Esquire, Edwin A. Abrrhamsen & Associates, 120 North Keyser Avenue,  
 Scranton, PA 18504-9701  
 13931118 Mon Valley Community FCU, PO Box 189, Allenport, PA 15412-0189  
 13931120 Nationstar Mortgage, PO Box 60516, City of Industry, CA 91716-0516  
 13931121 +Rostraver Township Sewage Authority, 1744 Rostraver Road, Belle Vernon, PA 15012-4001  
 13939362 +Rostraver Township Sewage Authority, c/o Joseph G. Lucas, Esquire, 519 Court Place,  
 Pittsburgh, PA 15219-2002  
 13931129 Union Plus Credit Card, PO Box 71104, Charlotte, NC 28272-1104

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13931101 E-mail/PDF: gecsedirecoverycorp.com Oct 26 2019 03:35:28 AEO/SYNCHRONY BANK,  
 PO Box 960013, Orlando, FL 32896-0013  
 13980825 +E-mail/Text: bncmail@w-legal.com Oct 26 2019 03:27:05 Bank of New York Mellon,  
 C/O Weinstein & Riley, P.S., 2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132  
 13931104 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 26 2019 03:35:26 Cap One,  
 PO Box 85520, Richmond, VA 23285  
 13931105 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 26 2019 03:33:58 Capital One,  
 PO Box 85520, Richmond, VA 23285  
 13931106 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 26 2019 03:35:26 Capital One,  
 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438  
 13931107 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 26 2019 03:35:26  
 Capital One Bank (USA), N. A., PO Box 71083, Charlotte, NC 28272-1083  
 13931108 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 26 2019 03:32:54  
 Captial One Bank (USA), N. A., 4851 Cox Road, Glen Allen, VA 23060-6293  
 13983735 +E-mail/Text: bnc@bass-associates.com Oct 26 2019 03:25:35 Cavalry Spv I, LLC,  
 c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
 13931112 E-mail/Text: cio.bncmail@irs.gov Oct 26 2019 03:25:51 Department of the Treasury,  
 Internal Revenue Service, Andover, MA 01810-9041  
 13931115 E-mail/PDF: gecsedirecoverycorp.com Oct 26 2019 03:35:17 LOWE'S/GEICRB, PO Box 530914,  
 Atlanta, GA 30353-0914  
 13963344 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 26 2019 03:34:06  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 13939563 E-mail/PDF: cbp@onemainfinancial.com Oct 26 2019 03:32:46 Springleaf Financial,  
 P.O. Box 3251, Evansville, IN 47708  
 13931122 E-mail/PDF: cbp@onemainfinancial.com Oct 26 2019 03:32:42  
 Springleaf Financial Services of PA, Inc, 416 E. Pittsburgh Street,  
 Greensburg, PA 15601-2644  
 13931123 +E-mail/PDF: gecsedirecoverycorp.com Oct 26 2019 03:35:14 SYNCB/AEO, PO Box 965005,  
 Orlando, FL 32896-5005  
 13931124 +E-mail/PDF: gecsedirecoverycorp.com Oct 26 2019 03:32:46 SYNCB/American Eagle,  
 PO Box 965005, Orlando, FL 32896-5005  
 13931125 +E-mail/PDF: gecsedirecoverycorp.com Oct 26 2019 03:32:47 SYNCB/Care Credit,  
 PO Box 965036, Orlando, FL 32896-5036  
 13931126 +E-mail/PDF: gecsedirecoverycorp.com Oct 26 2019 03:32:49 SYNCB/Lowes, PO Box 965005,  
 Orlando, FL 32896-5005  
 13931127 +E-mail/PDF: gecsedirecoverycorp.com Oct 26 2019 03:35:30 SYNCB/Sams Club, PO Box 965005,  
 Orlando, FL 32896-5005  
 13931128 +E-mail/PDF: gecsedirecoverycorp.com Oct 26 2019 03:35:16 SYNCB/Walmart, PO Box 965024,  
 Orlando, FL 32896-5024

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr NEW RESIDENTIAL MORTGAGE LOAN TRUST 2018-4  
 cr THE BANK OF NEW YORK MELLON F/K/A  
 cr The Bank of New York Mellon f/k/a The Bank of  
 cr The Bank of New York Mellon f/k/a The Bank of New

District/off: 0315-2

User: jfur  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 36

Date Rcvd: Oct 25, 2019

13931119\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067)  
TOTALS: 4, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 27, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2019 at the address(es) listed below:

Daniel Brett Sullivan on behalf of Creditor USAA Federal Savings Bank BNCmail@w-legal.com, DanS@w-legal.com  
James Warmbrodt on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, as successor in interest to JPMorgan Chase Bank, as Trustee for Centex Home Equity Loan Trust 2003-B bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, as successor in interest to JPMorgan Chase Bank, as Trustee for Centex Home Equity Loan Trust 2003-B bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A bkgroup@kmlawgroup.com  
Kevin M BATTERY on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, as successor in interest to JPMorgan Chase Bank, as Trustee for Centex Home Equity Loan Trust 2003-B kbattery@rascrane.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Robert S. Shreve on behalf of Debtor Thomas F. Morrison rsshreve@akmanpc.com, akmanesq@akmanpc.com; shrevebob@verizon.net; arderian@akmanlegal.com  
Robert S. Shreve on behalf of Joint Debtor Deborah S. Morrison rsshreve@akmanpc.com, akmanesq@akmanpc.com; shrevebob@verizon.net; arderian@akmanlegal.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Sindi Mncina on behalf of Creditor NEW RESIDENTIAL MORTGAGE LOAN TRUST 2018-4 smncina@rascrane.com

TOTAL: 10